

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**Patent Application**

Applicant(s): Mark Linehan  
Docket No.: SOM919980031US2  
Serial No.: 10/622,058  
Filing Date: July 17, 2003  
Group: 3621  
Examiner: Calvin L. Hewitt II

Title: Four-Party Credit/Debit Payment Protocol

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**AMENDMENT AND RESPONSE TO OFFICE ACTION**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the outstanding Office Action dated September 8, 2006, please amend the above-identified application as follows: